

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA - NORFOLK DIVISION**

**CHAPTER 13 PLAN  
AND RELATED MOTIONS**

Name of Debtor(s): **Patrick B Ellis  
Carole E Ellis**

Case No: **10-75660-FJS**

This plan, dated **December 1, 2010**, is:

- ☒ the *first* Chapter 13 plan filed in this case.
- ☐ a modified Plan, which replaces the  
☐confirmed or ☐unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$264,563.00**  
Total Non-Priority Unsecured Debt: **\$34,895.23**  
Total Priority Debt: **\$0.00**  
Total Secured Debt: **\$251,000.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$330.00 Monthly for 50 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 16,500.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 2,545.00 balance due of the total fee of \$ 3,000.00 concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
<b>-NONE-</b>			

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
<b>-NONE-</b>				

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
<b>-NONE-</b>			

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
<b>-NONE-</b>	Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).		

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt &amp; Est. Term**</u>
<b>-NONE-</b>				

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 4 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Citimortgage	Primary Residence: 2344 Poyner Lane, Virginia Beach, VA 23454 (zillow estimate)	1,847.76	10,000.00	0%	50 months	200.00

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt&amp; Est. Term**</u>
-NONE-				

**6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
Verizon Wireless	Contract	0.00		0 months

**7. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**8. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**11. Other provisions of this plan:**

**I. Request for Reimbursement of Expenses Through Plan**

In addition to the attorney fees requested for payment in the Statement of Compensation filed with the Court and in paragraph 2.A.2. of this Plan, Boleman Law Firm, P.C. requests reimbursement of actual and necessary expenses through the Plan. Pursuant to Standing Order 08-1, such expenses shall not exceed \$300.00 unless a formal application is filed with and approved by the Court. Boleman will submit a claim for payment of its expenses in a manner that is consistent with Standing Order 08-1 periodically throughout the case. Boleman reserves the right to submit its claim for expenses via a Proof of Claim filed with the Court.

Any funds paid by Debtor(s) to Boleman prior to the case filing are disclosed at paragraph 9 of the Statement of Financial Affairs and applied, if applicable, first to payment of Bankruptcy Court filing fee, then to the credit counseling briefing expense, circuit court homestead deed filing fee, 2-in-1 downloadable credit report, and finally to fees.

**II. Payment of Attorney Fees and Expenses** - The claim for attorney fees and expenses shall be paid all funds available on first disbursement after confirmation of the plan, and until such claim for attorney fees and expenses is paid in full, except as reserved for adequate protection payments on allowed secured claims (if any), and trustee commissions.

**III. Payment of Adequate Protection**

- All adequate protection payments set forth in Section 3.C are to be paid through the Trustee.
- The Debtor(s) shall pay regular post-petition contract payments to the creditors listed in Section 5.A., and such payments shall also constitute adequate protection payments to such creditors. Accordingly, the Trustee shall not pay adequate protection payments to creditors listed in Section 5.A.
- No adequate protection payments are to be paid to any creditors unless the Plan provides for the payment of adequate protection of such claim(s) through the Trustee in Section 3.C. or directly by the Debtor(s) in Section 5.A., or unless the Court orders otherwise.

**IV. Direct Payments on Long-Term Debts to the Following Creditor(s):**

**Creditor: ECMC (\$55 per month)**

Under 11 U.S.C. Section 1322(b)(5), since the last payment on the claim is due after the date on which the final payment under the plan is due, the debtor can maintain regular payments while in the plan.

**Signatures:**

**Dated: December 1, 2010**

**/s/ Patrick B Ellis**

**Patrick B Ellis  
Debtor**

**/s/ Matthew R. Hahne VSB**

**Matthew R. Hahne VSB 68213  
Debtor's Attorney**

**/s/ Carole E Ellis**

**Carole E Ellis  
Joint Debtor**

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on December 1, 2010, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Matthew R. Hahne VSB

**Matthew R. Hahne VSB 68213**

Signature

**Convergence Center III**

**272 Bendix Rd, Suite 130**

**Virginia Beach, VA 23452**

Address

**(757) 313-3000**

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

B6I (Official Form 6I) (12/07)

In re **Patrick B Ellis**  
**Carole E Ellis**Case No. **10-75660-FJS**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>2</b> <b>9</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>HR Administrator</b>	<b>Land Surveyor</b>
Name of Employer	<b>ACS</b>	<b>DKT Associates</b>
How long employed	<b>10/1/05</b>	<b>5/1/10</b>
Address of Employer	<b>1434 Crossways Blvd</b> <b>Chesapeake</b>	<b>217 Suite B</b> <b>East Little Creek Road</b> <b>Norfolk, VA 23505</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>2,192.21</b>	\$ <b>2,250.17</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 3. SUBTOTAL

\$ <b>2,192.21</b>	\$ <b>2,250.17</b>
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## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <b>492.92</b>	\$ <b>246.72</b>
\$ <b>0.00</b>	\$ <b>405.88</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>492.92</b>	\$ <b>652.60</b>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>1,699.29</b>	\$ <b>1,597.57</b>
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## 7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 11. Social security or government assistance (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 13. Other monthly income

(Specify): **See Detailed Income Attachment**

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>1,396.00</b>	\$ <b>0.00</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>1,396.00</b>	\$ <b>0.00</b>
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>3,095.29</b>	\$ <b>1,597.57</b>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>4,692.86</b>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

## 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Mr. Ellis received his first paychecks from Dominos in November.**

B6I (Official Form 6I) (12/07)

In re **Patrick B Ellis**  
**Carole E Ellis**

Case No. **10-75660-FJS**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Monthly Income:**

<b>Federal and state tax refunds amortized</b>	<b>\$ 180.00</b>	<b>\$ 0.00</b>
<b>Husband Part time at Domino's - net</b>	<b>\$ 350.00</b>	<b>\$ 0.00</b>
<b>Tip Income - approximation</b>	<b>\$ 866.00</b>	<b>\$ 0.00</b>
<b>Total Other Monthly Income</b>	<b>\$ 1,396.00</b>	<b>\$ 0.00</b>

B6J (Official Form 6J) (12/07)

In re **Patrick B Ellis**  
**Carole E Ellis**Case No. **10-75660-FJS**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,847.76</b>
a. Are real estate taxes included? Yes <u><b>X</b></u> No <u>    </u>		
b. Is property insurance included? Yes <u><b>X</b></u> No <u>    </u>		
2. Utilities: a. Electricity and heating fuel	\$	<b>120.00</b>
b. Water and sewer	\$	<b>50.00</b>
c. Telephone	\$	<b>0.00</b>
d. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>198.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>15.00</b>
4. Food	\$	<b>800.00</b>
5. Clothing	\$	<b>65.00</b>
6. Laundry and dry cleaning	\$	<b>10.00</b>
7. Medical and dental expenses	\$	<b>25.00</b>
8. Transportation (not including car payments)	\$	<b>250.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>75.00</b>
10. Charitable contributions	\$	<b>200.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>112.00</b>
e. Other <u>    </u>	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u><b>Personal Property tax</b></u>	\$	<b>17.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other <u><b>Student Loan</b></u>	\$	<b>55.00</b>
c. Other <u>    </u>	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u><b>Miscellaneous Expense</b></u>	\$	<b>123.00</b>
Other <u><b>Childcare</b></u>	\$	<b>400.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>4,362.76</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<b>4,692.86</b>
b. Average monthly expenses from Line 18 above	\$	<b>4,362.76</b>
c. Monthly net income (a. minus b.)	\$	<b>330.10</b>

B6J (Official Form 6J) (12/07)

Patrick B Ellis

In re Carole E Ellis

Case No. 10-75660-FJS

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

<b>Cable &amp; Internet</b>	\$	<b>58.00</b>
<b>Cell Phone</b>	\$	<b>120.00</b>
<b>Trash collection</b>	\$	<b>20.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>198.00</b>

Office of the U.S. Trustee  
200 Granby Street  
Suite 625  
Norfolk, VA 23510

ACE  
5151 N. Harlem Ave, Ste 201  
Chicago, IL 60656

AFNI-BLOOM  
404 Brock Drive  
P.O. Box 3097  
Bloomington, IL 61701

Allied International Credit  
Re: HSBC Financial  
P.O. Box 1259  
Oaks, PA 19456-1259

American Credit Bureau, Inc  
1200 N Federal Hwy, Ste 200  
Boca Raton, FL 33432-2813

Anderson, Crenshaw & Assoc.  
Re: Bugs 4 Less  
6116 N. Central Expressway  
Dallas, TX 75206

BNA Financial Bureau, Inc.  
RE: Depaul Medical Center  
8010 Safari Drive  
Smyrna, TN 37167-6605

Bugs 4 Less  
2420 Virginia Beach Blvd  
Virginia Beach, VA 23452

Cardiovascular Associates  
5700 Cleveland Street  
Suite 228  
Virginia Beach, VA 23462

Children's Hospital of the  
King's Daughters  
601 Children's Lane  
Norfolk, VA 23507

Citibank (South Dakota), N.A.  
Re: Bankruptcy  
701 E. 60th St. North  
Sioux Falls, SD 57104

Citibank (South Dakota), N.A.  
c/o Ken Stork, President  
701 E. 60th St. N  
Sioux Falls, SD 57104

Citimortgage  
Re: Bankruptcy Dept.  
P.O. Box 790016  
Saint Louis, MO 63179-0016

Coastal Surgical Specialists  
1120 First Colonial Rd. #203  
Virginia Beach, VA 23454

Credit Control  
Re: Cardiovascular Assoc.  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: CHKD  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: General Academic Pediatric  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: CSG Neurology  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: Sentara VA Beach Gen Hosp  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: Sentara Leigh Hospital  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: Richard N Valentine, Jr.  
PO Box 488  
Hazelwood, MO 63042-0488

Credit Control  
Re: Sentara VA Beach Gen  
PO Box 488  
Hazelwood, MO 63042-0488

CSG Neurology  
601 Children's Lane  
Norfolk, VA 23507

Curves International  
100 Ritchie Road  
Woodway, TX 76712

Darrell A Meeks, LTD  
281 Independance Blvd  
Ste 225  
Virginia Beach, VA 23462

Depaul Medical Center  
150 Kingsley Lane  
Norfolk, VA 23502

Dish Network  
9601 South Meridian Blvd  
Englewood, CO 80112

Dominion Law Associates  
Re: Citibank  
222 Central Park Avenue  
Virginia Beach, VA 23462-3026

Dominion Law Associates  
Re: Eastern VA Med School  
222 Central Park Avenue  
Virginia Beach, VA 23462-3026

Dominion Law Associates  
Re: Sentara Medical Group  
222 Central Park Avenue  
Virginia Beach, VA 23462-3026

Eastern Virginia Med School  
Re: Bankruptcy  
825 Fairfax Ave., Ste 340  
Norfolk, VA 23507

ECMC  
P.O. Box 75906  
Saint Paul, MN 55175

Emergency Phys. of Tidewater  
Attn: Bankruptcy Dept.  
4092 Foxwood Dr., Ste 101  
Virginia Beach, VA 23462

Equidata  
Re: Hampton Roads Radiology  
724 Thimble Shoals Blvd  
Newport News, VA 23606

Equidata  
Re: Darrell A Meeks  
724 Thimble Shoals Blvd  
Newport News, VA 23606

First Point Collec. Resources  
Re: James P. Ritter, DDS  
P O Box 26140  
Greensboro, NC 27402

GEMB/Wal Mart  
Attn: Bankruptcy Dept.  
P.O. Box 103104  
Roswell, GA 30076

General Academic Pediatrics  
604 Children's Lane  
Norfolk, VA 23507

Glasser & Glasser, P.L.C.  
Crown Center, Suite 600  
580 E. Main Street  
Norfolk, VA 23510

Hampton Roads Radiology  
Re: Bankruptcy  
110 Kingsley Lane  
Norfolk, VA 23505-4617

Horizon Financial Management  
8585 S. Broadway  
Suite 880  
Merrillville, IN 46410

Household Finance  
2929 Walden Avenue  
Depew, NY 14043-2602

Household Finance  
1421 Kristina Way  
Chesapeake, VA 23320-8917

James P Ritter, DDS  
3933 Bonney Rd.  
Virginia Beach, VA 23452

Kingsley Lane Pathology Assoc  
P O Box 4955  
Clifton Park, NY 12065

Labcorp  
Re: Bankruptcy  
358 S. Main St.  
Burlington, NC 27215

LCA Collections  
Re: LabCorp  
P.O. Box 2240  
Burlington, NC 27216-2240

LVNV Funding, LLC  
P.O. Box 10497  
Greenville, SC 29603

Medical Center Radiologists Inc  
P.O. Box 37  
Indianapolis, IN 46206

Mid Atlantic Imp & Oral Surger  
272 Bendix Rd. Ste 280  
Virginia Beach, VA 23452

Midland Credit Management  
Re: Citibank  
8875 Aero Drive, Suite 200  
San Diego, CA 92123

National Recoveries Inc.  
Re: Bankruptcy  
14735 Hwy 65 N E  
Andover, MN 55304

Northland Group Inc.  
RE: Target  
PO Box 390846  
Minneapolis, MN 55439

Patient First  
P.o. Box 758941  
Baltimore, MD 21275-8941

Receivables Management  
Re: Patient First  
7206 Hull St., Ste 21  
Richmond, VA 23226-0630

Richard N. Valentine, Jr.  
700 Independence Circle  
Ste 3-A  
Virginia Beach, VA 23455

ROI Service Inc.  
P.O. Box 39  
Zebulon, NC 27597

Security Collection Agency  
Re: CHKD  
P O Box 910  
Edenton, NC 27932

Sentara Collections  
535 Independence Pkwy  
Suite 700  
Chesapeake, VA 23320

Sentara Leigh Hospital  
Re: Bankruptcy  
830 Kempsville Rd  
Norfolk, VA 23502

Sentara Medical Group  
Chimney Hill Medical Assoc.  
3745 Holland Road  
Virginia Beach, VA 23452

Sentara Medical Group  
Neurology - SBH  
816 Independance Blvd., Ste2H  
Virginia Beach, VA 23455

Sentara VA Beach Gen Hospital  
1060 First Colonial Rd  
Virginia Beach, VA 23454

Target Credit Services  
P.O. Box 673  
Minneapolis, MN 55440

Target NB  
3901 W. 53rd St  
Sioux Falls, SD 57106

TigerTranz  
808 Downtowner Blvd.  
Mobile, AL 36609

US Dept of Ed  
RE: Bankruptcy Unit  
P.O. Box 65128  
Saint Paul, MN 55165

Vann Virginia Ctr for Ortho.  
Re: Bankruptcy  
230 Clearfield Avenue, #124  
Virginia Beach, VA 23462

Wittstadt Title & Escrow Co  
22375 Broderick Drive  
Ste 210  
Sterling, VA 20166